

UNITED STATES BANKRUPTCY COURT

Southern DISTRICT OF New York

White Plains

In Re. Michael T. Doyle

§  
§  
§  
§

Case No. 19-23231

Debtor(s)

☐ Jointly Administered

Monthly Operating Report

Chapter 11

Reporting Period Ended: 11/30/2023

Petition Date: 06/28/2019

Months Pending: 54

Industry Classification: 0 0

Reporting Method: Accrual Basis ☐

Cash Basis ☒

Debtor's Full-Time Employees (current):

0

Debtor's Full-Time Employees (as of date of order for relief):

0

Supporting Documentation (check all that are attached):

(For jointly administered debtors, any required schedules must be provided on a non-consolidated basis for each debtor)

- ☒ Statement of cash receipts and disbursements
- ☐ Balance sheet containing the summary and detail of the assets, liabilities and equity (net worth) or deficit
- ☐ Statement of operations (profit or loss statement)
- ☐ Accounts receivable aging
- ☐ Postpetition liabilities aging
- ☐ Statement of capital assets
- ☐ Schedule of payments to professionals
- ☐ Schedule of payments to insiders
- ☒ All bank statements and bank reconciliations for the reporting period
- ☐ Description of the assets sold or transferred and the terms of the sale or transfer

/S/

Signature of Responsible Party

12/07/2023

Date

Michael T. Doyle

Printed Name of Responsible Party

32 Linden Court, New City, NY 10956

Address

STATEMENT: This Periodic Report is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

<b>Part 1: Cash Receipts and Disbursements</b>	<b>Current Month</b>	<b>Cumulative</b>
a. Cash balance beginning of month	\$4,746	
b. Total receipts (net of transfers between accounts)	\$14,903	\$0
c. Total disbursements (net of transfers between accounts)	\$17,467	\$0
d. Cash balance end of month (a+b-c)	\$2,182	
e. Disbursements made by third party for the benefit of the estate	\$0	\$0
f. Total disbursements for quarterly fee calculation (c+e)	\$17,467	\$0

<b>Part 2: Asset and Liability Status</b> (Not generally applicable to Individual Debtors. See Instructions.)	<b>Current Month</b>
a. Accounts receivable (total net of allowance)	\$0
b. Accounts receivable over 90 days outstanding (net of allowance)	\$0
c. Inventory (Book <input type="checkbox"/> Market <input type="checkbox"/> Other <input checked="" type="checkbox"/> (attach explanation))	\$0
d. Total current assets	\$0
e. Total assets	\$0
f. Postpetition payables (excluding taxes)	\$0
g. Postpetition payables past due (excluding taxes)	\$0
h. Postpetition taxes payable	\$0
i. Postpetition taxes past due	\$0
j. Total postpetition debt (f+h)	\$0
k. Prepetition secured debt	\$0
l. Prepetition priority debt	\$0
m. Prepetition unsecured debt	\$0
n. Total liabilities (debt) (j+k+l+m)	\$0
o. Ending equity/net worth (e-n)	\$0

<b>Part 3: Assets Sold or Transferred</b>	<b>Current Month</b>	<b>Cumulative</b>
a. Total cash sales price for assets sold/transferred outside the ordinary course of business	\$0	\$0
b. Total payments to third parties incident to assets being sold/transferred outside the ordinary course of business	\$0	\$0
c. Net cash proceeds from assets sold/transferred outside the ordinary course of business (a-b)	\$0	\$0

<b>Part 4: Income Statement (Statement of Operations)</b> (Not generally applicable to Individual Debtors. See Instructions.)	<b>Current Month</b>	<b>Cumulative</b>
a. Gross income/sales (net of returns and allowances)	\$0	
b. Cost of goods sold (inclusive of depreciation, if applicable)	\$0	
c. Gross profit (a-b)	\$0	
d. Selling expenses	\$0	
e. General and administrative expenses	\$0	
f. Other expenses	\$0	
g. Depreciation and/or amortization (not included in 4b)	\$0	
h. Interest	\$0	
i. Taxes (local, state, and federal)	\$0	
j. Reorganization items	\$0	
k. Profit (loss)	\$0	\$0

**Part 5: Professional Fees and Expenses**

a.			Approved Current Month	Approved Cumulative	Paid Current Month	Paid Cumulative
	Debtor's professional fees & expenses (bankruptcy) <i>Aggregate Total</i>		\$0	\$0	\$0	\$0
	<i>Itemized Breakdown by Firm</i>					
		Firm Name	Role			
	i	Barr Legal	Lead Counsel	\$0	\$0	\$0
	ii					
	iii					
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b.			Approved Current Month	Approved Cumulative	Paid Current Month	Paid Cumulative
	Debtor's professional fees & expenses (nonbankruptcy) <i>Aggregate Total</i>					
	<i>Itemized Breakdown by Firm</i>					
	Firm Name	Role				
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c.	All professional fees and expenses (debtor & committees)						

Part 6: Postpetition Taxes		Current Month	Cumulative
a.	Postpetition income taxes accrued (local, state, and federal)	\$0	\$0
b.	Postpetition income taxes paid (local, state, and federal)	\$0	\$0
c.	Postpetition employer payroll taxes accrued	\$0	\$0
d.	Postpetition employer payroll taxes paid	\$0	\$0
e.	Postpetition property taxes paid	\$0	\$0
f.	Postpetition other taxes accrued (local, state, and federal)	\$0	\$0
g.	Postpetition other taxes paid (local, state, and federal)	\$0	\$0

**Part 7: Questionnaire - During this reporting period:**

- a. Were any payments made on prepetition debt? (if yes, see Instructions) Yes ☐ No ☒
- b. Were any payments made outside the ordinary course of business without court approval? (if yes, see Instructions) Yes ☐ No ☒
- c. Were any payments made to or on behalf of insiders? Yes ☐ No ☒
- d. Are you current on postpetition tax return filings? Yes ☒ No ☐
- e. Are you current on postpetition estimated tax payments? Yes ☐ No ☒
- f. Were all trust fund taxes remitted on a current basis? Yes ☒ No ☐
- g. Was there any postpetition borrowing, other than trade credit? (if yes, see Instructions) Yes ☐ No ☒
- h. Were all payments made to or on behalf of professionals approved by the court? Yes ☒ No ☐ N/A ☐
- i. Do you have:
- Worker's compensation insurance? Yes ☐ No ☒
- If yes, are your premiums current? Yes ☒ No ☐ N/A ☐ (if no, see Instructions)
- Casualty/property insurance? Yes ☒ No ☐
- If yes, are your premiums current? Yes ☒ No ☐ N/A ☐ (if no, see Instructions)
- General liability insurance? Yes ☒ No ☐
- If yes, are your premiums current? Yes ☒ No ☐ N/A ☐ (if no, see Instructions)
- j. Has a plan of reorganization been filed with the court? Yes ☐ No ☒
- k. Has a disclosure statement been filed with the court? Yes ☐ No ☒
- l. Are you current with quarterly U.S. Trustee fees as set forth under 28 U.S.C. § 1930? Yes ☐ No ☒



**Part 8: Individual Chapter 11 Debtors (Only)**

a. Gross income (receipts) from salary and wages	\$0
b. Gross income (receipts) from self-employment	\$0
c. Gross income from all other sources	\$14,903
d. Total income in the reporting period (a+b+c)	\$14,903
e. Payroll deductions	\$0
f. Self-employment related expenses	\$0
g. Living expenses	\$17,467
h. All other expenses	\$0
i. Total expenses in the reporting period (e+f+g+h)	\$17,467
j. Difference between total income and total expenses (d-i)	\$-2,565
k. List the total amount of all postpetition debts that are past due	\$0
l. Are you required to pay any Domestic Support Obligations as defined by 11 U.S.C § 101(14A)?	Yes <input type="radio"/> No <input checked="" type="radio"/>
m. If yes, have you made all Domestic Support Obligation payments?	Yes <input type="radio"/> No <input type="radio"/> N/A <input checked="" type="radio"/>

**Privacy Act Statement**

28 U.S.C. § 589b authorizes the collection of this information, and provision of this information is mandatory under 11 U.S.C. §§ 704, 1106, and 1107. The United States Trustee will use this information to calculate statutory fee assessments under 28 U.S.C. § 1930(a)(6). The United States Trustee will also use this information to evaluate a chapter 11 debtor's progress through the bankruptcy system, including the likelihood of a plan of reorganization being confirmed and whether the case is being prosecuted in good faith. This information may be disclosed to a bankruptcy trustee or examiner when the information is needed to perform the trustee's or examiner's duties or to the appropriate federal, state, local, regulatory, tribal, or foreign law enforcement agency when the information indicates a violation or potential violation of law. Other disclosures may be made for routine purposes. For a discussion of the types of routine disclosures that may be made, you may consult the Executive Office for United States Trustee's systems of records notice, UST-001, "Bankruptcy Case Files and Associated Records." See 71 Fed. Reg. 59,818 et seq. (Oct. 11, 2006). A copy of the notice may be obtained at the following link: [http://www.justice.gov/ust/eo/rules\\_regulations/index.htm](http://www.justice.gov/ust/eo/rules_regulations/index.htm). Failure to provide this information could result in the dismissal or conversion of your bankruptcy case or other action by the United States Trustee. 11 U.S.C. § 1112(b)(4)(F).

**I declare under penalty of perjury that the foregoing Monthly Operating Report and its supporting documentation are true and correct and that I have been authorized to sign this report on behalf of the estate.**

\_\_\_\_\_  
/S/

Signature of Responsible Party

Debtor

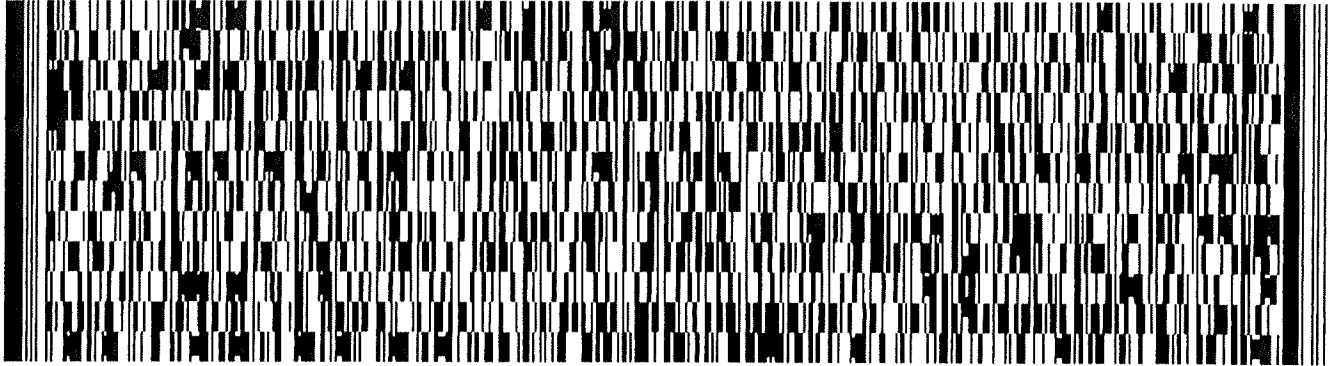
Title

\_\_\_\_\_  
Michael T. Doyle

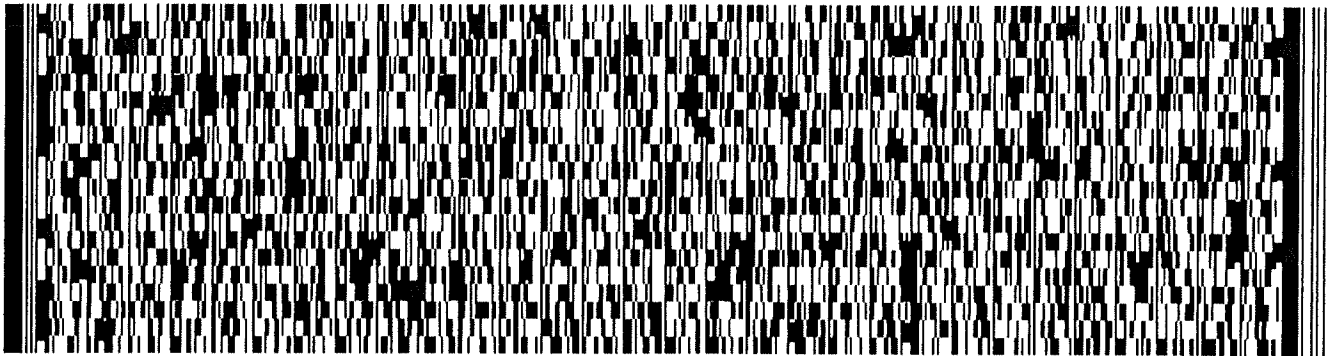
Printed Name of Responsible Party

12/07/2023

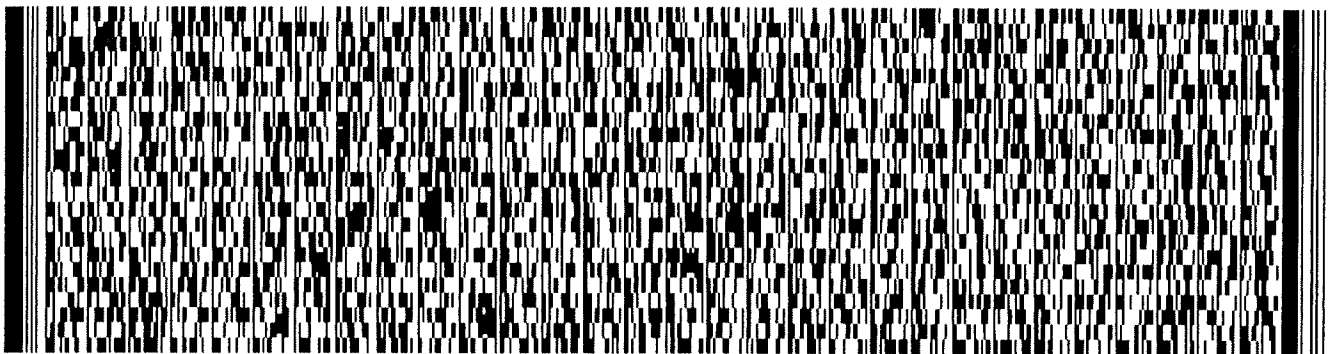
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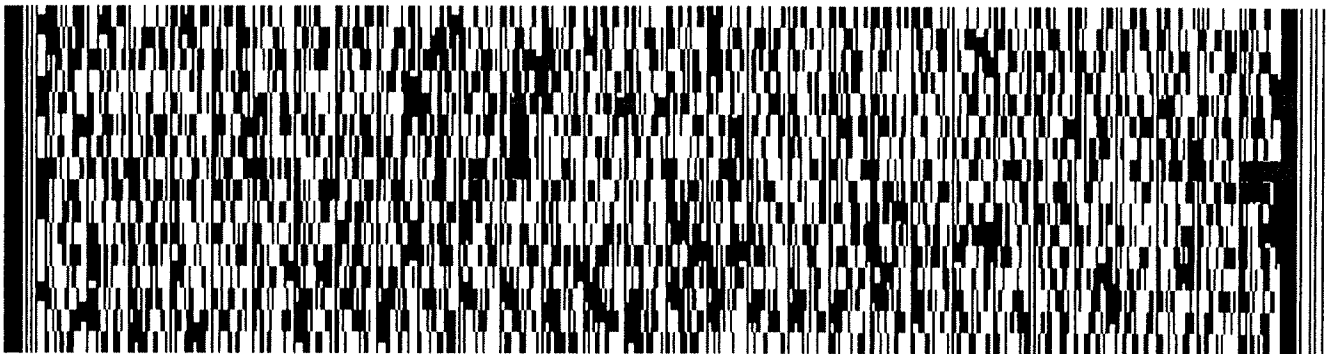
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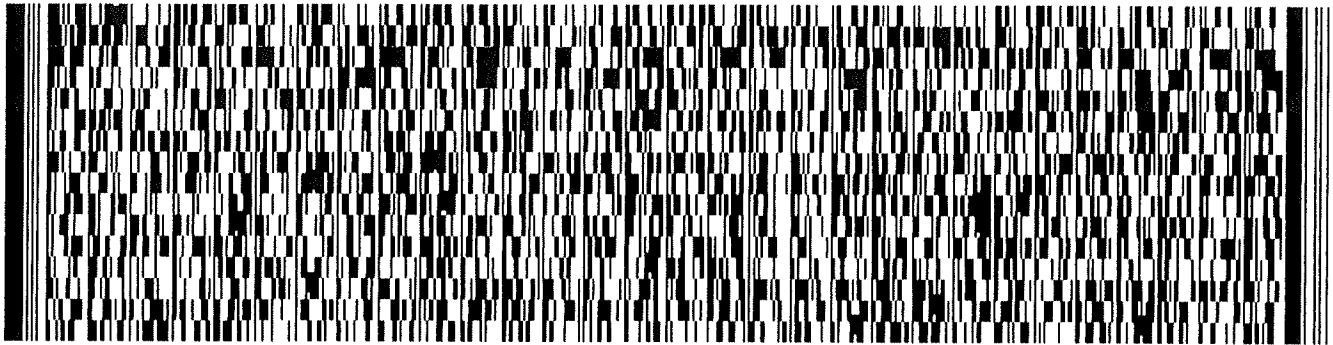
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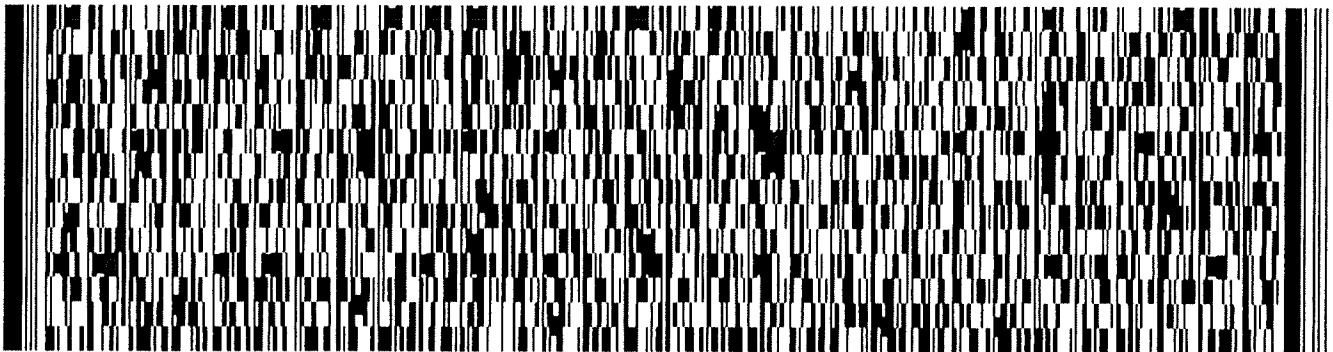
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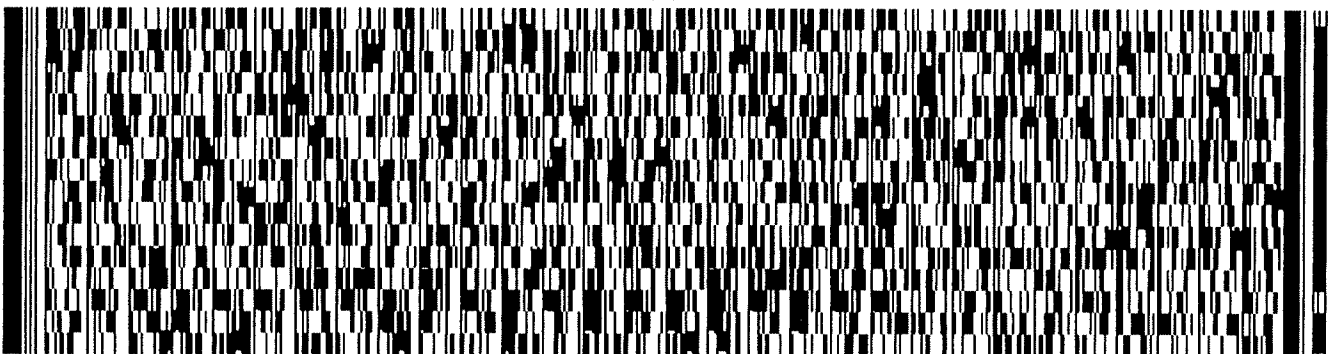
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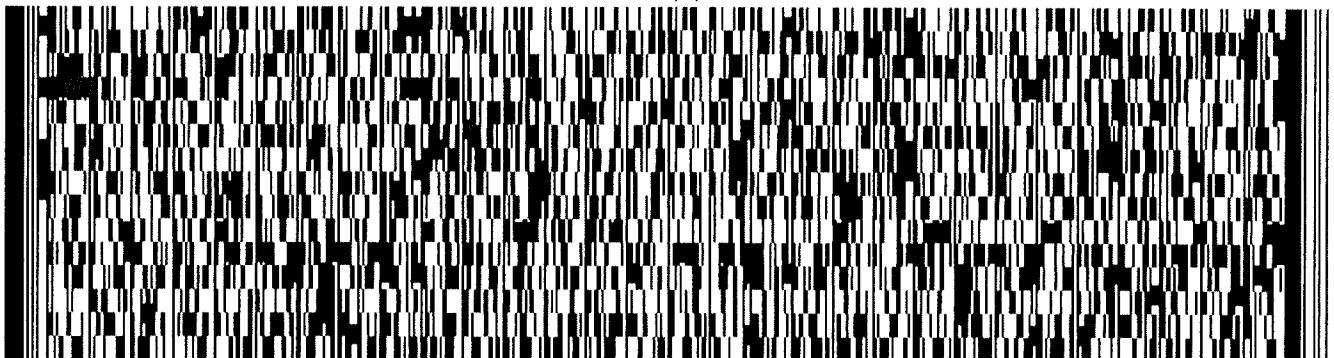
Bankruptcy1to50



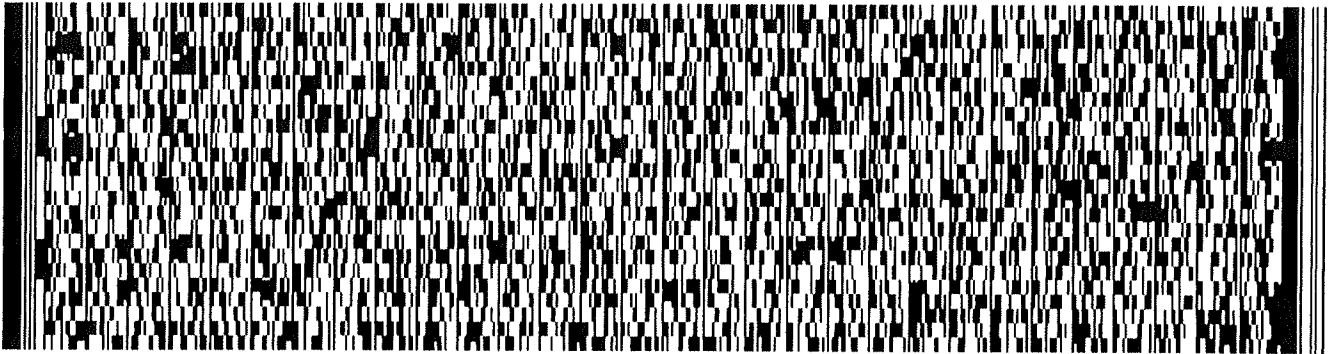
Bankruptcy51to100



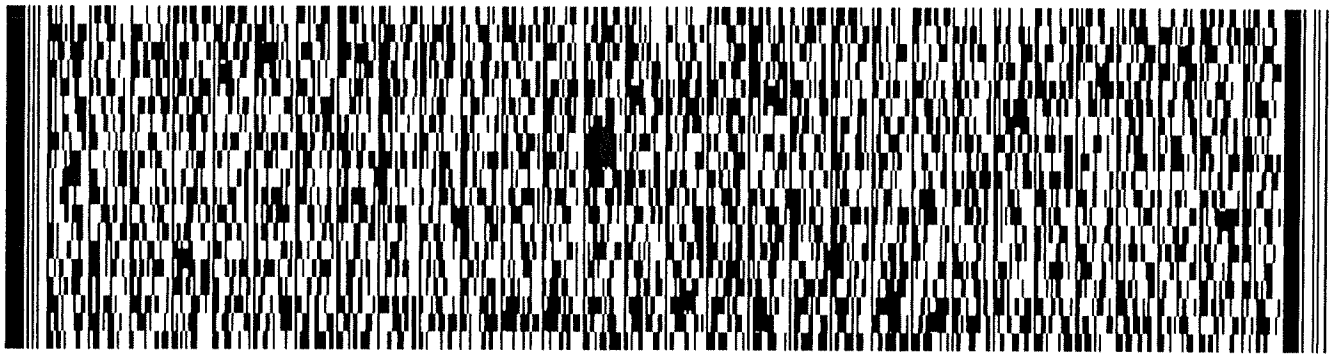
NonBankruptcy1to50



NonBankruptcy51to100



PageThree



PageFour

NOV 2023

MICHAEL T. DOYLE

Case Number: 19-23231-rdd

Operating Statement

Period -

Balance Forward 4746.47  
Deposits 14702.57  
Total Income

\$  
\$  
\$

Auto Payment \$ 495.38  
Auto Repairs \$  
Bank Charges \$ 12.99  
Cable/Internet \$ 286.92  
Cellphone/Telephone \$  
Clothing \$ 96.48  
CREDIT CARDS \$ 1120.75  
Continuing Education \$ 100.00  
Donations \$  
Dry Cleaning \$  
Entertainment \$ 93.77  
Food \$ 684.52  
Health Insurance \$ 737.23  
Gas/tolls \$ 129.55  
Insurance Liability \$ 1798.52  
Insurance Life \$ 318.48  
Medical/Veterinary \$ 130.00  
Mortgage \$ 6423.15 +  
Office Supplies \$ 4476.00  
Parking \$  
Personal Hygiene \$ 258.08  
Postage \$  
Property Repair \$ 102.75  
Utilities \$ 202.79  
U.S. Trustee \$

Total Expenses:

\$ 17467.36

Citibank Client Services 000  
PO Box 6201  
Sioux Falls, SD 57117-6201

010/R1/04F000

000  
CITIBANK, N. A.  
Account  
5020

KAREN A DOYLE  
32 Linden Ct  
New City NY

10956-5528

Statement Period  
Nov 1 - Nov 30, 2023

Page 1 of 6

#### BASIC BANKING PACKAGE AS OF NOVEMBER 30, 2023

##### Relationship Summary:

Checking	\$2,181.68
Savings	-----
Investments (not FDIC Insured)	-----
Loans	-----

The consumer Privacy Notice is now available. To view it online, visit [www.citi.com/accountagreementsandnotices](http://www.citi.com/accountagreementsandnotices) and click on "Privacy Notice" under "Banking Package Client Manual - Consumer Accounts & Marketplace Addendums, Fact Sheets, and Notices".

When converting to simplified banking, you'll receive a statement covering the end of your last statement through the day before conversion (Short Statement). Any final banking package Monthly Service Fees (MSFs) will be assessed on your 1st day in simplified banking. Before initiating Early Access, consider your eligibility for a waiver of banking package MSFs based on the package, balances or transactions that'll be reflected on your Short Statement. Simplified banking MSFs will be waived in the month you convert and the next 3 months.

#### SUGGESTIONS AND RECOMMENDATIONS

The September 7, 2023 Edition of the Client Manual - Consumer Accounts and Marketplace Addendum can be viewed at [www.citi.com/accountagreementsandnotices](http://www.citi.com/accountagreementsandnotices) by clicking on Client Manual - Consumer Accounts and Marketplace Addendum (CMMA) under the Banking Package Client Manual - Consumer Accounts & Marketplace Addendums, Fact Sheets, and Notices section. Please refer to Appendix 1 for the Introduction to Simplified Banking and the section "Account Statements and Notices, Periodic Statements" for updates.

**BASIC BANKING PACKAGE FEES**

Regular Checking Fees		Your Fees this Statement Period
Monthly Service Fee*	\$12.00	Waived due to deposit balances
Fee for non-Citibank ATM transaction	\$2.50	1 @ \$2.50 = \$2.50

\*To waive the monthly service fee, make one qualifying direct deposit and one qualifying bill payment during the statement period, or maintain \$1,500+ in qualifying linked deposit accounts for the previous calendar month. Qualifying bill payments are those made using Citibank Online, Citi Mobile or Citiphone Banking.

All fees assessed in this statement period, including non-Citibank ATM fees, will appear as charges on your next Citibank monthly statement (to the account that is currently debited for your monthly service fee).

Please refer to your Client Manual-Consumer Accounts and Marketplace Addendum booklet for details on how we determine your monthly fees and charges.

**CHECKING ACTIVITY****Regular Checking****6875865020**
**Beginning Balance:** \$4,746.47  
**Ending Balance:** \$2,181.68

Date	Description	Amount Subtracted	Amount Added	Balance
11/01	ACH Electronic Debit COMENITY PAY OT WEB PYMT P23304965721778	70.00		
11/01	ACH Electronic Debit New York Quality Fidelis Ca	737.23		
11/01	Debit PIN Purchase OLD NAVY US 5859 WEST NYACK 00YUS05156	51.48		
11/01	Cash Withdrawal 04:46p #9076 Non Citi ATM P365726 PEARL RIVER 00YUS051	102.75		3,785.01
11/02	ACH Electronic Debit GLOBE Life of NY INS PYMT 0000000152	193.48		
11/02	Debit PIN Purchase STOP & SHOP 0596 180 N NEW CITY 00YUS07154	18.02		
11/02	Debit PIN Purchase STP&SHPFUEL0596 N MAIN NEW CITY 00YUS00155	51.87		
11/02	Debit PIN Purchase ALLEN OPTICIANS PEARL RIVER 00YUS05180	130.00		
11/02	Debit Card Purchase 10/31 10:57a #9076 DUNKIN' #335811 Q35 NEW CITY NY 23305	3.57		
11/02	Mobile Purchase Sign Based 10/31 08:46p #9076 MICROSOFT*ULTIMATE 1 M REDMOND WA 23305	18.41		
11/02	Debit Card Purchase 10/30 08:14a #9076 DUNKIN' MOBILE CANTON MA 23305	25.00		3,344.66
11/03	Debit PIN Purchase CVS/PHARMACY #00 00631-PEARL RIVER 00YUS07159	13.18		3,331.48
11/06	Mobile Deposit		1,169.51	
11/06	Mobile Deposit		1,417.01	
11/06	ACH Electronic Debit MACYS AUTO PYMT	243.75		
11/06	Debit PIN Purchase WALGREENS STORE 31 CAVANEW CITY 00YUS07159	54.80		
11/06	Transfer to Checking 11/05 05:34p #9076 ONLINE Reference # 002168	200.00		5,419.45
11/07	Debit Card Purchase 11/04 03:05a #9076 The Journal News 8884260491 IN 23308	4.99		
11/07	Debit Card Purchase 11/05 12:27a #9076 APPLE.COM/BILL 866-712-7753 CA 23310	6.49		
11/07	Mobile Purchase Sign Based 11/05 03:44a #9076 NETFLIX.COM LOS GATOS CA 23310	16.79		
11/07	Debit Card Purchase 11/03 07:31a #9076 DUNKIN' MOBILE CANTON MA 23309	25.00		5,366.18
11/08	Debit Card Purchase 11/06 02:11p #9076 HUDSON-DUNKIN ST1710 JAMAICA NY 23311	5.98		5,360.20
11/09	Debit Card Purchase 11/07 04:21p #9076 ALLSTATE *PAYMENT 800-255-7828 IL 23312	717.74		4,642.46
11/13	Mobile Deposit		1,169.51	
11/13	Mobile Deposit		1,417.01	

CHECKING ACTIVITY				Continued
Date	Description	Amount Subtracted	Amount Added	Balance
11/13	Mobile Purchase Sign Based 11/09 08:58p #9076 Spotify USA New York NY 23314	10.99		
11/13	Check # 154	1,947.15		
11/13	Check # 153	4,476.00		794.84
11/14	Deposit 06:08p #9076 Citibank ATM 170 N MAIN ST, NEW CITY, NY		1,000.00	
11/14	Returned Insufficient Funds - Check # 153		4,476.00	
11/14	Debit Card Purchase 11/10 12:58p #9076 APPLE.COM/BILL 866-712-7753 CA 23315	12.99		
11/14	ACH Electronic Debit WILLIAM PENN PREM DEBIT	125.00		6,132.85
11/15	Debit PIN Purchase STP&SHPFUEL0596 N MAIN NEW CITY 00YUS00155	37.61		
11/15	Debit PIN Purchase STOP & SHOP 0596 180 N NEW CITY 00YUS07154	80.59		
11/15	Debit Card Purchase 11/12 01:06p #9076 GOOGLE *Google Storage 650-253-0000 CA 23318	2.16		6,012.49
11/17	Debit Card Purchase 11/15 09:31p #9076 DOMINO'S 3458 NEW CITY NY 23320	40.06		
11/17	Check # 153	4,476.00		1,496.43
11/20	Mobile Deposit		1,169.51	
11/20	Mobile Deposit		1,417.01	
11/20	Debit PIN Purchase STOP & SHOP 0596 180 N NEW CITY 00YUS07154	99.43		
11/20	Debit Card Purchase 11/15 08:41a #9076 DUNKIN' MOBILE CANTON MA 23321	25.00		3,958.52
11/21	Zelle Credit PAY ID:CTI2jm2mqTe6 ORG ID:CTI NAME:CIARA DOYLE		250.00	
11/21	ACH Electronic Debit ALLSTATE F&C INS INS PYMT 000000978785437	1,080.78		
11/21	Debit Card Purchase 11/18 09:35a #9076 DUNKIN' MOBILE CANTON MA 23324	25.00		
11/21	Debit Card Purchase 11/17 07:14a #9076 HAND & STONE - NEW CIT CONGERS NY 23322	79.95		3,022.79
11/22	ACH Electronic Debit CAPITAL ONE PHONE PYMT	29.00		
11/22	ACH Electronic Debit Veolia Veolia 20003181510000	86.80		
11/22	Debit Card Purchase 11/19 11:39a #9076 DUNKIN' MOBILE CANTON MA 23325	25.00		2,881.99
11/24	ACH Electronic Debit COMENITY PAY UR WEB PYMT P23326261620949	37.00		
11/24	ACH Electronic Debit COMENITY PAY II PHONE PYMT	37.00		
11/24	ACH Electronic Debit At Home DC SYF PAYMNT	40.00		
11/24	ACH Electronic Debit KOHL'S CHG PYMT	127.00		
11/24	ACH Electronic Debit PayPal MstrCRD SYF PAYMNT	200.00		
11/24	ACH Electronic Debit OPTIMUM 7873 CABLE PMNT	286.92		
11/24	Debit PIN Purchase STOP & SHOP 0596 180 N NEW CITY 00YUS05154	16.85		
11/24	Debit PIN Purchase STP&SHPFUEL0596 N MAIN NEW CITY 00YUS00155	40.07		2,097.15
11/27	Deposit 09:29a Teller		1,417.01	
11/27	ACH Electronic Debit COMENITY PAY UR WEB PYMT P23327261797045	37.00		
11/27	ACH Electronic Debit COMENITY PAY OT PHONE PYMT	100.00		
11/27	ACH Electronic Debit O & R UTILITIES ORU	115.99		
11/27	Debit PIN Purchase WALGREENS STORE 31 CAVANEW CITY 00YUS07159	110.15		
11/27	Debit Card Purchase 11/22 08:01a #9076 DUNKIN' MOBILE CANTON MA 23328	25.00		
11/27	Debit Card Purchase 11/22 10:38a #9076 SQ *ALBERTUS MAGNUS HI gosq.com NY 23327	45.00		
11/27	Debit Card Purchase 11/22 01:49p #9076 LUIGI O'GRADY'S DELI & PEARL RIVER NY 23327	245.02		2,836.00
11/28	ACH Electronic Debit FORD MOTOR CR FORDCREDIT 062711559	495.38		
11/28	Debit Card Purchase 11/26 09:04p #9076 Audible*R07QE60J3 8882835051 NJ 23331	14.95		
11/28	Mobile Purchase Sign Based 11/26 12:08a #9076 Disney Plus 8889057888 CA 23330	18.99		
11/28	Debit Card Purchase 11/25 09:16a #9076 DUNKIN' MOBILE CANTON MA 23331	25.00		2,281.68
11/30	Debit Card Purchase 11/28 01:12p #9076 AMHS MEGA RAFFLE BARDONIA NY 23333	100.00		2,181.68
<b>Total Subtracted/Added</b>		<b>17,467.36</b>	<b>14,902.57</b>	

All transaction times and dates reflected are based on Eastern Time.  
Transactions made on weekends, bank holidays or after bank business hours are not reflected in your account until the next business day.



**CUSTOMER SERVICE INFORMATION****IF YOU HAVE QUESTIONS ON:**

Checking

**YOU CAN CALL:**888-248-4226  
For TTY: We accept 711 or  
other Relay Service.**YOU CAN WRITE:**Citibank Client Services  
100 Citibank Drive  
San Antonio, TX 78245-9966

If you have questions about marketing communications, please visit [www.citi.com/offersforyou](http://www.citi.com/offersforyou) or call 1-888-248-4226 (TTY: We accept 711 or other Relay Service).